

In re:  
Ty-Alter Reynolds  
Alexis Reynolds  
Debtors

Case No. 18-17773-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jul 01, 2024

User: admin  
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:**

Recip ID db/jdb	Recipient Name and Address
14324421	+ Ty-Alter Reynolds, Alexis Reynolds, 4662 Horrocks Street, Philadelphia, PA 19124-3117 City of Philadelphia, School District of Philadelphia, Law Tax & Revenue Unit, MSB 1401 John F. Kennedy Blvd., 5th Floor Philadelphia, PA 19102

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time Jul 02 2024 00:38:00	Recipient Name and Address City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14274057	+ Email/Text: amscbankruptcy@adt.com	Jul 02 2024 00:38:00	ADT Security Services, Inc., 3190 South Vaughn Way, Aurora, CO 80014-3541
14258031	EDI: GMACFS.COM	Jul 02 2024 04:35:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14247932	Email/PDF: bncnotices@becket-lee.com	Jul 02 2024 00:46:04	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14321706	Email/Text: megan.harper@phila.gov	Jul 02 2024 00:38:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14257487	Email/PDF: bncnotices@becket-lee.com	Jul 02 2024 00:46:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14263801	+ Email/Text: RASEBN@raslg.com	Jul 02 2024 00:38:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14268559	+ EDI: CITICORP	Jul 02 2024 04:35:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14235790	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 02 2024 00:38:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14263455	+ EDI: AIS.COM	Jul 02 2024 04:35:00	DirecTV, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14243084	EDI: DISCOVER	Jul 02 2024 04:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14235666	EDI: IRS.COM	Jul 02 2024 04:35:00	Department of Treasury, Internal Revenue Department, Cincinnati, OH 45999-0030
14246871	Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2024 00:46:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14260535	EDI: PRA.COM	Jul 02 2024 04:35:00	Portfolio Recovery Associates, LLC, POB 41067,

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			Norfolk VA 23541
14241430	EDI: PENNDEPTREV	Jul 02 2024 04:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14241430	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 02 2024 00:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14275723	+ Email/Text: blegal@phfa.org	Jul 02 2024 00:38:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14247993	+ EDI: JEFFERSONCAP.COM	Jul 02 2024 04:35:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14246726	EDI: Q3G.COM	Jul 02 2024 04:35:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14268608	+ Email/Text: bncmail@w-legal.com	Jul 02 2024 00:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14255628	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 02 2024 00:38:00	Santander Consumer USA, Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14263646	+ Email/Text: bncmail@w-legal.com	Jul 02 2024 00:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14453984	*	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfmails@ph13trustee.com philaecf@gmail.com

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LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com  
dmaurer@pkh.com;mgtshall@pkh.com;khousman@pkh.com

MICHAEL D. SAYLES

on behalf of Joint Debtor Alexis Reynolds midusal1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

MICHAEL D. SAYLES

on behalf of Debtor Ty-Alter Reynolds midusal1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REGINA COHEN

on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com

United States Trustee

USTPRegion03.PH. ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc wraig@egalawfirm.com  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8

**Information to identify the case:**

Debtor 1

Ty-Alter Reynolds

Social Security number or ITIN xxx-xx-4639

EIN \_\_\_\_\_

Debtor 2

(Spouse, if filing)

Alexis Reynolds

Social Security number or ITIN xxx-xx-6702

EIN \_\_\_\_\_

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 18-17773-amc

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ty-Alter Reynolds

Alexis Reynolds  
aka Alexis Turner

7/1/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**